

/398 cont. /

***511** **426** near generality. A continual deficit of 20% of the monthly income soon creates, for an individual or a group of individuals, an enormous liability inconceivable in a society economically organized according to Western standards. To be loaded with debts is a disgrace in Europe. The non-payment of purchases on credit is sanctioned. Most of the heads of families that we investigated did not hide the sums that they owed, whether because of purchases on credit among the merchants or directly as a consequence of borrowing money. To the extent that they remembered them. And, when a debt is paid, it is often because a sum perhaps larger was borrowed a few moments before.

***511** **452** Only the importance of the practice of selling and buying on credit permits the system to endure. About 80% of the Africans of the cities, in Senegal at least, buy what they need on credit. Little more than the daily marketing for the household (vegetables, condiments, fish and meat) is done with cash. Of course, the costs of buying on credit are overly high: 5, 10, 15% depending on the products, up to 50% sometimes (for cloth, for example). And the merchants who consent to **[449]** these practices are for the most part resellers at second or third hand; the cash price itself is higher. But they sell sugar by lumps and matches by the unit...

***511** **426** **452** The African salaried worker, when he receives his salary, in practice pays his debts for the month, and begins to go into debt until the end of the following month. In many cases, as is proved by the debts shown, /399/ /Table III appears here/ /400/ the total of this salary is quite inferior to the sums to be reimbursed. If then a merchant does not consent to any **[166]** more credit (in general they are patient), it is always possible to go to another one by changing quarter.

***511** **452** The merchant himself does not lose anything: his prices are sufficiently high so that, even though not paid in full, the sums received permit him to make his own purchases. And he always has some customers with higher incomes who pay their

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*511 debts in full. The latter pay for the others, and, if they know
A52 it, they are not surprised. It is a deep-rooted survival of the
traditional, essentially collective funds in a system based on an
institution of individualistic character, being salaried. Likewise,
[166] the salaried person who is one day obliged to pay back more debts
[602] than he can meet will be able to send his family to spend a few
[592] months among relatives whom he has kept in the natal village,
and they will see nothing abnormal in it. He himself will live
as a "parasite" in a more favored unit of consumption, and no
one will be surprised by it (1).

[114]

1. The problems of credit, complex
and not very well known, the elements
of which are often imperceptible, have
not been followed systematically in the
course of this investigation. We hope to
make them the subject of a series of
investigations which will be devoted
especially to them.

*511 Is it a sign of evolution that, out of the five units of con-
592 sumption that have not admitted into their midst any element
foreign to the restricted family, two are among the youngest,
thus capable of being more strongly influenced by ideas of
[452] emancipation? Among these two, we have likewise found a
lower percentage of purchases on credit. A broader investiga-
tion would perhaps confirm this tendency.

*511 Let us return to the 43 families to ascertain that the first
balanced budget appears with the first income of 15,000 francs.
The next three again have a deficit, but a smaller one. Taking
account of the possible margin of error, one can infer, not a
deficit, but a certain difficulty in "making ends meet."

This experiment, however, is too limited for one to be
able to conclude with certainty that 15,000 francs is the indis-
pensable minimum monthly income.

All of the budgets following No. 27 clearly have a surplus.
We previously noted that the "hole" of No. 34 is due to the cost

/416 cont. /

*511
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[452] Above all it is infinitely less practical, keeping less long. Besides, condensed milk has the advantage in that it can be purchased in quantity at the beginning of the month and on credit.

Nevertheless it is in the group of small incomes that one finds the most regularity in its consumption; in the group of 5,000 to 8,000 francs in income, only two families have a consumption per man lower than one liter per month. From No. 12 to No. 24, up to incomes higher than 15,000 francs, it is always below one liter. In the group of incomes higher than 15,000 francs, out of seven represented, in six it is higher than one liter.

There are thus few points of comparison between these two categories /417/ of milk. Their use is different, and they do not seem to be complementary.

We cannot speak of milk without saying a word about its breakfast complement, coffee. Its consumption is extremely variable. A product of the country, the quinquéliba, practically free, often substitutes for it, no matter what the income or occupational group. Coffee is perhaps a little more common in the group of incomes higher than 15,000 francs. The percentage, in proportion to the income, of the sums which are devoted to it is in general higher. Consumption thus increases in great proportions. Unfortunately it is impossible here to speak of quantities; coffee is sold ground, by pinches, and at [435] variable prices. We therefore only have elements for judging the outlays made for this product. Be that as it may, milk and coffee are important fixtures in the budget of African families; often 8 to 14% of the income is devoted to them (1).

1. Nos. 11 and 17 are Moors and thus traditionally drink tea. No. 11 devotes 1.3% of his income to it; No. 17, 4.4%. No. 39 takes cacao at breakfast; 0.7% of the income.

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*511 reach it, by ignoring the tradition that one should have new
291 clothing for the celebration of Tabaski. Some expenses seem
[292] slightly exaggerated. The head of family No. 11, who dresses
[796] very modestly himself, each year presents a sumptuous new
gown to his wife, who moreover demands it, although she can
rarely wear it. The 8,000 francs for No. 1, on the contrary,
are justified by the size of his restricted family: seven persons.

[183] Nevertheless it is surely possible to reduce these expenses.
But opinion requires that one have new clothing to show, at times,
and it is difficult to pass unnoticed in an African city of average
size.

*511 After this threshold of 15,000 francs of monthly income,
we encounter figures for impressive expenses. No. 27 devotes
as much as 48,000 francs to his clothing. No. 30, 65,000 francs,
the same as No. 36. From No. 34 on, all exceed 40,000 francs
per year. For some, that may be justified by the size of the
family; No. 36 has 15 persons under his care, for whom practi-
cally all of this is necessary. The restricted family alone of
No. 40 contains 15 persons; that of No. 42, 11. For the others
we could only verify the facts, leaving to the psychologists
and sociologists the task of explaining them; No. 34 earns
25,000 francs per month and devotes 65,000 francs to the clothing
of four persons, 22.5% of his income. This budget nevertheless
has a surplus, but only of 3.7%, in the midst of a series where
they are much greater. We now have the explanation for it.

/426/ We have grouped under the rubric "Equipment"
(Table XIV) dissimilar elements which have the common char-
acter of being of some utility and, if not purchased once and
for all, at least not needing to be renewed for a rather long
period, for example, furniture, kitchen equipment, bedding,
etc. ... The sums that are devoted to them are generally of
little importance. The purchase of a Madagascar stove or of
some glasses, however, is a heavy burden on an income below
10,000 francs. These things are generally not purchased on
credit.

• [452] [352] The piece of furniture that we found most often in our

/15 cont. /

442 into the secco, an area with a floor of hard earth or cement,
437 closed off by sheet metal. The agriculturalist, paid forthwith,
492 immediately spends the sum received, in settling the sums
488 owed to the trader and in buying from among the manufactured
450 objects of the same factory the most diverse articles: cloth,
443 playthings, articles for bicycles, etc. Thus the same trader
438 realizes two profits in the traditional system.

3) The agents of trade. Until the Second World War,
439 the trade in groundnuts was in the hands of about 3,000 private
441 traders organized in a strict hierarchy. At the top, the trade was
442 controlled by the large import-export houses, especially of
438 Bordeaux origin, Maurel et Prom, Peyrissac, Vézia, etc., to
which was added the C. F. A. O. of Marseilles origin, and the
S. C. O. A. Franco-Switzerland. These firms, whose central
agencies for Senegal are in Dakar, make arrangements for the
"banks" and "agencies" in the principal localities, for "factories"
in the escales, and for "operations" in the bush. These commer-
cial houses concentrate the purchases of their various traders and
provide them with imported products. They are supported during
the campaign by the banks of the mother country or their agencies
in Senegal.

441. The independent French merchants, often former employees
442 of the firms, play the role of intermediary /demi-grossiste/ in
438 the escales. /16/ They buy directly from the producers or from
the African sub-trader and bag and forward /the product/ to the
commercial houses in the shipping ports. They have been very
harshly affected by the economic crisis of the 1930's and then
[563] by the war, in particular by the mobilization, which facilitated
the establishment of many Lebano-Syrian traders.

The treaties of 1919 facilitated the arrival in Africa of
[563] these Lebano-Syrians. They devote themselves essentially to
commerce, and they have on the whole succeeded, because,
living near the autochthons, they have adopted their way of
life and are contented with much less than the independent
442 Europeans. During the trade, they are generally commission
443 agents of the firm that they represent. They receive a commis-
438 sion for each metric ton of groundnuts purchased, and sell in

/16 cont. /

438 their establishments the manufactured products that the firm
442 delivers to them. They are most often linked with the pro-
[443] ducers by the system of loans that they authorize in cash and
[452] especially in kind during the difficult period of low supplies
before the harvest.

[441] The African "sub-traders" most often play the role of
intermediary between the producers and the traders; they
very often are transporters and guide the seller to the weighing-
machine of a friend.

Since the last war this system has been greatly perturbed
by the appearance of new purchasers who more and more com-
pete with the traditional commerce. The local oil-makers
[258] scarcely ever appeal to the large firms. They do business with
the traders of the escales, or, more often, they have their
own buyers. Since 1952 some pilot co-operatives have made
438 the collection in many escales at little expense; they utilize
442 the personnel and equipment of the S. M. D. R. Moreover, the
474 law of 13 January 1960, creating an "Office de commerciali-
656 sation agricole" (O. C. A.), has assigned to this body the
responsibility of selling the products collected by the co-
operatives (Art. 6) and has granted it license to create purchase
points for the direct collection of local agricultural products
in the sectors where there are as yet no co-operatives (Art. 7).
The decree of 20 May 1960, which more precisely relates to
the marketing of groundnuts, grants purchasing permits only to
organismes stockeurs (O. S.) /storage bodies/, private or co-
operative, properly approved by the decision of a Comité
régional d'agrément /Regional Committee of Approval/, and
to the purchasing posts of the O. C. A. One might ask if these
decisions do not constitute a step toward the creation of an
"Office de l'arachide" /Office for Groundnuts/, which would
have exclusivity of the trade and could normalize a "circuit
of groundnuts" now very complex. /Pl. I and II appear here
on unnumbered pages. /

^ [The Lebano-Syrian Traders --Analyst]

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434 obtained by the ratio of the index of the F. O. B. price of
435 groundnuts to the balanced index of the various import
products, led to a more encouraging situation: on a base
of 100 for 1949, the ratio of exchange in 1958 would be
114.5 in favor of the Senegalese producer. M. Barbier
concludes: "The ratio of exchange for the Senegalese
producer has /20/ been improved; the difference in it can
be confirmed in most of the underdeveloped areas."

Actually all of these calculations are theoretical,
and, on the whole, the living standard of the producer has
remained low. The "average" cultivator, cultivating about
a hectare, receives less than 20,000 francs C. F. A. for an
average yield of 800 kilograms. This sum is modest, and,
it must be added, at the time of selling an important part
goes for the settlement of debts in cash and especially in
kind, contracted during the winter with the trader at a very
high interest rate. It is estimated that the total of these
credits represents 20% of the value of the harvest.

435 This fixing of the price at production considerably
439 reduces the fluctuations of the market, which in fact is
governed by the needs of the former mother country.

2) The groundnut market depends on the needs of
France. One cannot speak of competition at the selling
stage in a market where the purchase prices paid to the pro-
ducer are authoritatively fixed. In fact the demand essentially
depends on French needs, as is decidedly expressed in the de-
cree of 13 November 1954 which regulates the importation
of oleaginous products in the mother country. Senegal can
export to it a quota of 225,000 metric tons oil-equivalent,
at a guaranteed minimum price and duty free. This price
may vary within narrow limits, around 5%. The regulari-
zation of the market is handled by an official body, the
Société interprofessionnelle des oléagineux fluides alimen-
taires (S. I. O. F. A.), solely qualified to import from foreign
countries in order to depress prices and bring them back under

/385 cont. /

369 in small apartments, true caravansaries contained within the
563 European city. This promiscuity was deplorable. Europeans
and natives were not in fact subject to the same epidemics;
[164] yellow fever, for example, fatal for the white, is benign to
the black. The danger of a mixed population was that the
epidemics would spread without being stamped out in time.
[361] Finally, the system lacked style; therefore as early as 1916
the creation of the native village of Médina was decided upon"
(23).

23. Morazé, Ch. , "Dakar," op. cit., p. 630.

There it was, in a way, the theory of the urbanism of
the West African cities ! Nevertheless the problems of land
were so complicated at Dakar (24) between the two world wars

24. See the work by A. Angrand,
[113] Les Lébou de la presqu'île du Cap-Vert
(Essai sur leur histoire et leurs coutumes)
/The Lébou of the peninsula of Cape
Verde (essay on their history and their
customs)/. "La Maison du Livre," Dakar.

[167] that, with the Lebano-Syrian immigration and the Crédit
[452] Foncier /Mortgage-loan Society/ helping, there was created,
in contact with the European city and the Médina, a collection
[367] of quarters more mixed in their contents and in their appearance.
Up to the end of the Second World War Dakar preserved this
appearance of a threefold city. But after the war a series of
new factors caused a rapid and brutal evolution in Dakar. The
return to normal economic activities after the slack period
following the war, the awakening and amplification of political
and syndical life, the creation of the Fonds d'Investissement Econo-
mique et Social (F.I.D.E.S.), and, finally, the ever greater
influx of rural people into Dakar led the federal authorities to
take a series of fortunate initiatives, /386//Fig. 4 appears here/

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369 Pl. XXIV appear here on unnumbered pages/. /389/ /Fig. 5
361 appears here. /

[873] 3. Greater Dakar. Of all the sectors of the Dakar agglomeration, Greater Dakar is certainly the one that presents the sharpest contrasts. The quarter of the "Gueule-Tapée" resembles the old Médina, while Fass and "Usine Biscuit" /Biscuit Factory/ remind one of Colobane, but aside from these there stand some modern quarters that are quite varied in appearance, contrasting strongly with the "Médinas," the "Colobanes," and the irregular quarters that surround them. It is in this sector of Greater Dakar that the University is found, raising its majestic buildings on the edge of the sea. It is flanked on the north by the rich quarter of Fann-Résidence where the residences of ministers and members of their cabinets, directors of houses of commerce, and high officials are grouped; to the south military villas and the allotment of Fann Hock separate it from the Gueule-Tapée. Point E, Zone A, Zone B, /390/ the Cité des Douanes /customs/, and that of the Port de Commerce are officials' quarters, while Bopp, formerly a swamp, has in recent years become a pretty little quarter, all the houses of which were built by officials

• [452] with the aid of the Crédit du Sénégal /Local Association of Senegal/. The S.I. C. A. P. which extend along the route des Puits /Roads of the Wells/ (Karacks, Baobabs, Liberté I, Liberté II, Liberté III, etc.) are pleasant lots intended to facilitate for Africans the acquisition of property (Fig. 5).

Finally, the quarter of Derklé forms, in several groupings of houses, a residence for petty African officials, another one for the African employees of private enterprises, and finally a quarter called the "Castors," the houses of which have been built by their associated and grouped owners with the aid of the public authorities.

[162]
[563] Greater Dakar is the most extensive and the heaviest populated sector in the Dakar agglomeration. It includes more than 73,000 inhabitants, among whom is numbered one-sixth of the non-African population.

[Text continues bottom of p. 31--Analyst]